Electronic Articles of Incorporation For

N05000006414 FILED June 21, 2005 Sec. Of State Ipoole

HOMESTART OF AMERICA, INC.

The undersigned incorporator, for the purpose of forming a Florida not-forprofit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

HOMESTART OF AMERICA, INC.

Article II

The principal place of business address:

204 SEAGATE LANE SOUTH ST . AUGUSTINE, FL. US 32084

The mailing address of the corporation is:

204 SEAGATE LANE SOUTH ST. AUGUSTINE, FL. US 32084

Article III

The specific purpose for which this corporation is organized is:

OUR PURPOSE IS TO HELP MIDDLE TO LOWER CLASS PEOPLE HAVE HOUSE OWNERSHIP BY OFFERING DOWN PAYMENT ASSISTANCE. WE ASSIST THEM WITH THEIR DOWN PAYMENT/ CLOSING COST TO PURCHASE A HOUSE.

Article IV

The manner is which directors are elected or appointed is:

ELECTED AT ANNUAL MEETING

Article V

The name and Florida street address of the registered agent is:

KIM D ISAACS 204 SEAGATE LANE SOUTH ST. AUGUSTINE, FL. 32084 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KIM D ISAACS

Article VI

The name and address of the incorporator is:

GERALD ISAACS 204 SEAGATE LANE SOUTH ST. AUGUSTINE, FLORIDA 32084

Incorporator Signature: GERALD ISAACS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P GERALD D ISAACS 204 SEAGATE LANE SOUTH ST AUGUSTINE, FL. 32084 US

Title: VP KIM D ISAACS 204 SEAGATE LANE SOUTH ST. AUGUSTINE, FL. 32084 US